

IN THE CLAIMS

1. (currently amended) A global vendor financing server that automatically processes a credit application for a customer, comprising:

a network interface module capable of securely communicating with a vendor computer over a computer network including receiving a credit request from the customer for vendor financing and transmitting a credit level for the credit request;

a credit bureau interface module capable of communicating with first and second credit bureaus, where the communicating comprises receiving credit information from at least one of the first and second [[a]] credit bureaus, and where the first and second [[a]] credit bureaus provide credit information for different countries;

a scoring module capable of determining a credit level for the customer as a function of the credit request and the credit information; and

a pricing module capable of generating a price for providing the vendor financing requested in the credit request[.].

a documentation module capable of generating electronic financing documents including a terms document setting forth terms and conditions of the vendor financing being offered to the customer by the vendor, and audit documents for tracking the vendor financing to satisfy audit requirements; and

a push services module capable of generating a list of additional products when the determined credit level for the customer exceeds the credit request, the push services module further capable of transmitting the list of additional products to the customer.

2. (original) The global vendor financing server of claim 1, wherein the computer network comprises an Internet.

3. (original) The global vendor financing server of claim 2, further comprising a forms module capable of generating a different application form for different credit requests.
4. (original) The global vendor financing server of claim 3, wherein the forms module is capable of generating an application form in a plurality of languages, the language of the generated form being based on a vendor identification received from the vendor computer.
5. (original) The global vendor financing server of claim 4, wherein the forms module is capable of generating an application form in a plurality of currencies, the currency based on a vendor identification received from the vendor computer.
6. (original) The global vendor financing server of claim 5, wherein the forms module is capable of generating an application form for a branded vendor Internet site.
7. (original) The global vendor financing server of claim 5, wherein the credit bureau module is capable of communicating with the first credit bureau via the Internet and the second credit bureau via a direct connection.
8. (original) The global vendor financing server of claim 5, wherein the credit bureau module is capable of communicating with both the first and second credit bureaus about the same credit request.
9. (original) The global vendor financing server of claim 5, wherein the scoring module uses configurable score cards to determine the credit level.
10. (original) The global vendor financing server of claim 9, wherein the scoring module comprises different scoring mechanisms for different countries based on a country code received from the vendor computer.
11. (original) The global vendor financing server of claim 9, wherein the pricing module generates the price using configurable rate cards.
12. (currently amended) The global vendor financing server of claim 11, wherein:

the pricing module generates a plurality of prices for providing the vendor financing requested in the credit request, where each price is generated with a different financing term; and

the documentation module generates a terms document for each of the plurality of prices generated by the pricing module, each terms document sets forth terms and conditions of the vendor financing including the corresponding price being offered to the customer by the vendor.

13. (original) The global vendor financing server of claim 11, wherein the pricing module generates a price as a function of a country code indicating a country where a financed product resides.

14. (original) The global vendor financing server of claim 11, wherein the pricing module generates a price a function of a country code indicating a country where the vendor computer is located.

15. (original) The global vendor financing server of claim 11, further comprising:
a workflow management module capable of routing a credit request for manual processing.

16. (canceled)

17. (currently amended) The global vendor financing server of ~~claim 16~~ claim 1, wherein the list of additional products comprises only products available for less ~~than~~ than a difference between the credit level and the credit request.

18. (original) The global vendor financing server of claim 1, further comprising:
a documentation module capable of generating electronic financing documents.

19. (original) The global vendor financing server of claim 18, wherein the documentation module is capable of receiving electronic signatures.

20. (original) The global vendor financing server of claim 19, wherein the documentation module automatically generates a UCC document for each credit request for credit in the United States.
21. (original) The global vendor financing server of claim 1, further comprising an interactive quote module capable of providing a price quote before the credit request is received.
22. (original) The global vendor financing server of claim 1, where the credit request comprises a request for financing for multiple products.
23. (original) The global vendor financing server of claim 22, wherein the multiple products comprise products purchased in different currencies.
24. (original) The global vendor financing server of claim 23, wherein the multiple products comprise products located in the countries.
25. (currently amended) A method of automatically processing a vendor financing credit application in a global vendor finance computer, comprises:
 - receiving a vendor financing credit application via a computer network from a vendor computer, where the vendor financing credit application indicates at least an asset to be financed as part of a vendor financing, an entity desiring the asset and a vendor offering the product asset;
 - transmitting a first credit requests request to a first credit agency, where the first credit request indicates at least the entity and the first credit agency is selected from a plurality of credit agencies that provide credit information for different countries;
 - receiving a first credit response from the first credit agency indicating credit information of the entity;
 - generating a first credit level as a function of the first credit response and the vendor financing credit application; and

generating a price for providing the vendor financing as a function of the first credit level and the vendor financing credit application[. . .];

generating electronic financing documents including a terms document setting forth terms and conditions of the vendor financing being offered to the entity by the vendor, and audit documents for tracking the vendor financing to satisfy audit requirements;

generating a list of additional products when the first credit level for the entity exceeds the first credit request; and

transmitting the list of additional products to the entity for consideration by the entity.

26. (original) The method of claim 25, further comprising transmitting an empty vendor financing application to the vendor computer.

27. (original) The method of claim 26, wherein the receiving comprises receiving a completed vendor financing application from a private label vendor computer.

28. (original) The method of claim 26, wherein the transmitting an empty vendor financing application comprises generating the empty vendor financing application in one of a plurality of languages based on a language identification received from the vendor computer.

29. (original) The method of claim 28, wherein the language identification is specific to the entity.

30. (original) The method of claim 25, wherein the generating the price comprises generating the price in one of a plurality of currencies based on a currency code received from the vendor computer.

31. (original) The method of claim 25, wherein the receiving a first credit response comprises receiving the first credit response via an Internet connection.

32. (original) The method of claim 25, further comprising:

transmitting a second credit request to a second credit agency, where the credit request indicates at least the entity, where the first and second credit agency provide credit information for different countries;

receiving a second credit response from the second credit agency indicating credit information of the entity;

generating a second credit level based in part on the second credit response and the vendor financing application; and

generating a price as a function of the first and second credit levels and the vendor financing application.

33. (original) The method of claim 25, wherein generating the first credit level comprises using configurable score cards to determine the first credit level.

34. (original) The method of claim 33, wherein the generating comprises using a country specific score card to determine the first credit level, where the country specific score card is selected based on a country code received from the vendor computer.

35. (original) The method of claim 25, wherein the generating a price comprises generating the price using configurable rate cards.

36. (original) The method of claim 35, wherein the generating the price comprises generating the price based in part on a country code indicating a country of the asset.

37. (currently amended) The method of claim 35, wherein the generating a price comprises:

generating a plurality of prices for providing the vendor financing requested in the credit request, where each price is generated with a different financing term[.]; and

generating a terms document for each of the plurality of prices generated, each terms document sets forth terms and conditions of the vendor financing including the corresponding price being offered to the entity by the vendor.

38. (original) The method of claim 35, wherein the generating a price comprises generating a price as a function of a country code indicating a country where the vendor computer is located.

39. (original) The method of claim 35, wherein the generating a price comprises generating a price as a function of real-time financial market conditions.

40. (original) The method of claim 25, further comprising:

routing the credit request for manual processing if the credit request exceeds a threshold.

41. (original) The method of claim 25, further comprising:

transmitting an offer for an additional service if the credit level exceeds the credit request.

42. (original) The method of claim 25, wherein the transmitting an offer for additional services that cost less than a difference between the credit level and the credit request.

43. (original) The method of claim 25, further comprising: generating a closing document that includes the price.

44. (original) The method of claim 43, wherein the documentation module automatically generates a UCC document.

45. (original) The method of claim 44, further comprising:

receiving electronic signatures indicating acceptance of the price.

46. (original) The method of claim 25, further comprising: providing a price quote before the credit request is received.

47. (original) The method of claim 25, where the credit request comprises a request for financing multiple products.

48. (original) The method of claim 47, where the multiple products comprise products purchased in different currencies.

49. (original) The method of claim 25, further comprising identifying the credit request for securitization.

50. (original) The method of claim 25, where the credit request the receiving the vendor financing application comprises being in communication with the vendor server with a secure communication method.

51. (canceled)

52. (currently amended) A method of marketing financial services ~~in using~~ a vendor financing computer system, comprising:

receiving a vendor financing application via a computer network from a vendor computer, where the vendor financing application indicates at least an asset to be financed as part of a vendor financing, a customer desiring the asset and a vendor offering the asset;

transmitting a credit request to a credit agency wherein the credit request indicates at least the customer and a requested credit level, the first credit agency is selected from a plurality of credit agencies that provide credit information for different countries;

receiving a credit response from the credit agency indicating credit information of the customer;

generating a credit limit as a function of the credit response and the vendor financing application;

determining a difference between a the credit limit and a the requested credit level of a the vendor financing customer; and

providing an offer for a financial service to the customer via the computer system if the credit limit exceeds the requested credit level, where the financial service costs less than the difference, the offer is provided by using the computer to generate financing documents including a terms document setting forth terms and conditions of the vendor financing being offered to the customer by the vendor.

53. (original) The method of claim 52, wherein the providing comprises providing an offer for a plurality of financial service that are each available for less than the difference.

54. (new) A global vendor financing server that automatically processes a credit application for a customer, comprising:

a network interface module configured to securely communicate with a vendor computer over a computer network including receiving a credit request from the customer for vendor financing and transmitting a credit level for the credit request;

a credit bureau interface module configured to communicate with first and second credit bureaus, where the communicating comprises receiving credit information from at least one of the first and second credit bureaus, and where the first and second credit bureaus provide credit information for different countries;

a scoring module configured to determine a credit level for the customer as a function of the credit request and the credit information;

a pricing module configured to generate a plurality of prices for providing the vendor financing requested in the credit request, wherein each price is generated with a different financing term;

a documentation module configured to generate electronic financing documents for each of the plurality of prices generated by the pricing module including a terms document setting forth terms and conditions of the vendor financing including the corresponding price being offered to the customer by the vendor, and audit documents for tracking the vendor financing accepted by the customer for satisfying audit requirements; and

a push services module configured to generate a list of additional products when the determined credit level for the customer exceeds the credit request, the push services module further configured to communicate the list of additional products to the customer.